

Fill in this information to identify the case:

Debtor 1 Duane E. Hebert

Debtor 2 Rhonda Franklin

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas (State)

Case number 20-80157

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: NYMT Loan Trust 2014-RP1 dba BSI
Financial Services, Inc.

Court claim no. (if known): 11

Last four digits of any number you
use to identify the debtor's account: 1762

Date of payment change: 11/01/2021
Must be at least 21 days after date
of this notice

New total payment: \$1,115.77
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$450.09

New escrow payment: \$353.65

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1	<u>Duane E. Hebert</u>			Case Number (if known)	<u>20-80157</u>
	First Name	Middle Name	Last Name		

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Chase Berger Date 10/08/2021
 Signature

Print: Chase Berger Title Bankruptcy Attorney
 First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue
 Number Street

Santa Ana, CA 92705
 City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-800-327-7861
<https://myloanweb.com/BSI>

Annual Escrow Account
Disclosure Statement

ACCOUNT NUMBER: [REDACTED]

004

DATE: 09/28/21

RHONDA FRANKLIN
3917 DORIS ST
BAY CITY, TX 77414

PROPERTY ADDRESS
3917 DORIS
BAY CITY, TX 77414

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 11/01/2021 THROUGH 10/31/2022.

----- ANTICIPATED PAYMENTS FROM ESCROW 11/01/2021 TO 10/31/2022 -----

HOMEOWNERS INS	\$1,357.44
COUNTY TAX	\$2,886.45
TOTAL PAYMENTS FROM ESCROW	\$4,243.89
MONTHLY PAYMENT TO ESCROW	\$353.65

----- ANTICIPATED ESCROW ACTIVITY 11/01/2021 TO 10/31/2022 -----

ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$9,451.89	\$3,890.24
NOV	\$353.65	\$1,357.44	HOMEOWNERS INS	\$8,448.10	\$2,886.45
DEC	\$353.65			\$8,801.75	\$3,240.10
JAN	\$353.65	\$2,886.45	COUNTY TAX	L1-> \$6,268.95	L2-> \$707.30
FEB	\$353.65			\$6,622.60	\$1,060.95
MAR	\$353.65			\$6,976.25	\$1,414.60
APR	\$353.65			\$7,329.90	\$1,768.25
MAY	\$353.65			\$7,683.55	\$2,121.90
JUN	\$353.65			\$8,037.20	\$2,475.55
JUL	\$353.65			\$8,390.85	\$2,829.20
AUG	\$353.65			\$8,744.50	\$3,182.85
SEP	\$353.65			\$9,098.15	\$3,536.50
OCT	\$353.65			\$9,451.80	\$3,890.15

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS GREATER THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SURPLUS. **YOUR ESCROW SURPLUS IS \$5,561.65.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$762.12
ESCROW PAYMENT	\$353.65
NEW PAYMENT EFFECTIVE 11/01/2021	\$1,115.77

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$707.30.

***** Continued on reverse side *****



Our records indicate that you have filed for Bankruptcy protection. As a result of your Bankruptcy filing, escrow account deficiencies prior to your filing date have been removed from calculation of your analysis, and they are now reflected as amounts due within your pre-petition arrearage. This Escrow Analysis Statement was prepared under the assumption that all escrow payments have been made in the amount required each month. The surplus funds indicated above are not an accurate reflection of your escrow account because no surplus funds will exist until all amounts are received towards your pre-petition arrearage.

***** Continued from front *****

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 11/01/2020 AND ENDING 10/31/2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 11/01/2020 IS:

PRIN & INTEREST	\$762.12
ESCROW PAYMENT	\$450.09
BORROWER PAYMENT	\$1,212.21

Determining your Shortage or Surplus

Shortage:

- Any shortage in your escrow account is usually caused by one the following items:
- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
 - A projected increase in taxes for the upcoming year.
 - The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

- A surplus in your escrow account is usually caused by one the following items:
- The insurance/taxes paid during the past year were lower than projected.
 - A refund was received from the taxing authority or insurance carrier.
 - Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

CERTIFICATE OF SERVICE

On October 8, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR(S)

Christine A. Polansky

polanskybk@gmail.com

TRUSTEE

William E. Heitkamp

heitkamp@ch13hou.com

US TRUSTEE

US Trustee

USTPRegion07.HU.ECF@USDOJ.GOV

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll

On October 8, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor(s) Duane E. Hebert 3917 Doris Bay City, TX 77414 Rhonda Franklin 3917 Doris Bay City, TX 77414	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll